

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION

In re:

**Kevin Thomas Williams**

S.S. No.: XXX-XX-5029

Mailing Address: 323 South Lamar Street, Roxboro, NC 27573-

**Case No. 11-80710**

Debtor.

**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on April 29, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: May 17, 2011

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtor  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

**CH. 13 PLAN - DEBTS SHEET**  
(MIDDLE DISTRICT - DESARDI VERSION)

Date: 4/4/11

Lastname-SS#: Williams-5029

**RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN**

Retain	Creditor Name	Sch D #	Description of Collateral

**SURRENDER COLLATERAL**

Creditor Name	Description of Collateral

**ARREARAGE CLAIMS**

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)
				**
				**
				**
				**
				**
				**
				**
				**
				**
				**

**REJECTED EXECUTORY CONTRACTS/LEASES**

Creditor Name	Description of Collateral

**LTD - DOI ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS**

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

**STD - SECURED DEBTS w/ FMV**

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			

**STD - SECURED DEBTS w/ 100%**

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			
				5.00			

**ATTORNEY FEE (Unpaid part)**

Amount

Law Offices of John T. Orcutt, P.C. \$2,000

**SECURED TAXES**

Secured Amnt

IRS Tax Liens

Real Property Taxes on Retained Realty

**UNSECURED PRIORITY DEBTS**

Amount

IRS Taxes \$1,325

State Taxes

Personal Property Taxes

Alimony or Child Support Arrearage

**CO-SIGN PROTECT (Pay 100%)**

Int. %

All Co-Sign Protect Debts (See\*)

**GENERAL NON-PRIORITY UNSECURED**

Amount\*\*

DMI= None(\$0)

None(\$0)

**PROPOSED CHAPTER 13 PLAN PAYMENT**

\$ 59	per month for	60	months, then
\$ N/A	per month for	N/A	months.

Adequate Protection Payment Period: 36.13 months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly Adequate Protection payment amt.

\* = May include up to 2 post-petition payments.

\* Co-sign protect on all debts so designated on the filed schedules

\*\* = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan\_MD\_(DeSardi Version 1/12/10) © LOJTO

**Other Miscellaneous Provisions**

Plan to allow for 3 "waivers".

## **CERTIFICATE OF SERVICE**

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s Kaelyn McCollum  
\_\_\_\_\_  
Kaelyn McCollum

Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	NC Department of Revenue c/o Reginald S. Hinton Post Office Box 25000 Raleigh, NC 27640-5000	North Carolina Department of Rev c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	Advance Me Today Post Office Box 1124-1007 San Jose, Costa Rica 10102	North Carolina Department of Rev c/o Reginald S. Hinton Post Office Box 25000 Raleigh, NC 27640-5000
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	Alice Williams Roberts 155 Brian Court Roxboro, NC 27574	North Carolina Dept of Revenue** Post Office Box 1168 Raleigh, NC 27602-1168
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	Capital One Auto Finance** 3905 Dallas Parkway Plano, TX 75093	Person County Tax Collector 105 South Main Street P.O. Box 1701 Roxboro, NC 27573
Experian P.O. Box 2002 Allen, TX 75013-2002	Cash Yes Ste 508 Marina Towers Newtown Barracks Road Belize City, BZ C.A.	Pluto Marketing INC
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Credit Bureau of Greensboro** Post Office Box 26140 Greensboro, NC 27402-0040	US Attorney's Office (MD)** Middle District Post Office Box 1858 Greensboro, NC 27502-1858
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	Credit Solutions Corporation ** 5454 Ruffin Rd #200 San Diego, CA 92123-1313	US Department of Education**** Direct Loan Servicing Center Post Office Box 5609 Greenville, TX 75403-5609
Internal Revenue Service (ED)** Post Office Box 7346 Philadelphia, PA 19101-7346	Embarq** Post Office Box 7086 London, KY 40742-7086	VIP Loan Shop Post Office Box 636 Charleston, Nevis, West In
US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461	Internal Revenue Service (MD)** Post Office Box 7346 Philadelphia, PA 19101-7346	Your Fast 550 Taylor Street Suite 2208 Vancouver, BC V6B1R1

Zip 19 - Northway Financial CorpLtd  
Level 8 Plaza Commercial Centre  
Bisazza Strata  
Sliema SLM 1640 Malta